

**United States Bankruptcy Court  
Eastern District of Michigan**

In re:

KAREN OLDENBURG,

Case No. 09-58782-SWR  
Honorable Steven W. Rhodes  
Chapter 13

Debtor.

**Debtor's Chapter 13 Confirmation Hearing Certificate**

[To be completed fully]

At the next confirmation hearing in this case, the debtor intends to: [Check ONE of the following]

1. \_\_\_ Request confirmation of the debtor's plan, because all timely objections of creditors and the trustee have been resolved. I have emailed to the trustee a proposed order confirming the plan, as required in paragraph 2 of the Chapter 13 Case Management Order.

2. X Request confirmation of the debtor's plan, even though all timely objections have not been resolved. I have emailed to the trustee a proposed order confirming the plan, as required in paragraph 2 of the Chapter 13 Case Management Order. The parties are at an impasse in attempting to resolve these objections despite all reasonable efforts. The following are: (a) the parties whose timely objections have not been resolved; (b) their unresolved objections; and (c) the legal and factual issues that must be resolved by the Court in connection with confirmation:

**Trustee Objections:**

- a.) Objection to expense for cell phone of \$225.00. Proof of this expense has been sent to the Trustee.
- b.) Objection to food expense of \$775.00- There are 4 people in Debtor's household. As such, this is not an unreasonable expense. Proof of this expense has been sent to the Trustee.
- c.) Transportation: \$425.00. Proof of this expense has been sent to the Trustee.
- d.) Inaccurate Worksheet
- e.) Sufficiency of notice to Bank of America regarding adversary
- f.) The amount on Line 30 of the Means Test exceeds debtor's actual expense
- g.) Debtor takes a deduction on Line 47c of the Means test for the claim of Bank of America that is being stripped.
- h.) Failure to list homeowners association in schedules as expense is on J.
- i.) Trustee requires verification of Line 2 of the Means Test: This was sent to the Trustee's office.

**Creditor Objections: JPMorgan Chase Bank**

\*Creditor's objections were untimely on September 1, 2009 as the last day to object to confirmation of the Chapter 13 Plan was August 14, 2009. As such, they should be disallowed.

- a.) Value of vehicle
- b.) Failure to pay present value
- c.) Does not provide Equal Monthly payments

3. \_\_\_ Request an adjournment of the confirmation hearing to \_\_\_\_\_, due to the following good cause:

4. \_\_\_ Dismiss the case. [The Court will construe this as a motion by the debtor to dismiss the case under Fed.R.Bankr.P. 1017(f)(2), and the Court will enter an order of dismissal and the case will be removed from the docket, unless the case was previously converted from Chapter 7, 11, or 12 to Chapter 13. In that event, a separate motion to dismiss must be filed within 10 days.]

5. \_\_\_ Convert the case to chapter 7. [The debtor must promptly file a separate notice of conversion under Fed.R.Bankr.P. 1017(f)(3), and pay the filing fee for such notice. Such notice of conversion will cause the case to be converted without the entry of an order of conversion.]

Dated: September 9, 2009

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